

Serial No. : 10/032,588
Docket No. : 40655.3800

REMARKS

Applicants hereby reply to the Final Office Action dated October 19, 2005 within two months. Thus, Applicants request an Advisory Action, if necessary. Claims 1-13 were pending in the application and the Examiner rejects claims 1-13. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Claims Rejected under 35 U.S.C. § 103

The Examiner rejects claims 1-13 under 35 U.S.C. § 103(a) as being unpatentable over Weiss et al., U.S. Patent No. 6,354,490 ("Weiss") in view of Lent et al., U.S. Patent No. 6,405,181 ("Lent"). Applicants respectfully traverse this rejection.

Weiss discloses an integrated financial system that integrates a number of different financial accounts into a single account. A user of the Weiss system may establish a primary account and define a number of sub-accounts to be included within the primary account. The Weiss system provides an interface wherein a user may step through the account creation process, select desired sub accounts, and later interact with the system to move funds between the various sub-accounts. Weiss further discloses that a user may establish one or more securities accounts. The Weiss system requires a licensed bank employee (i.e., a person) to open an account at a scheduled time or to arrange a call back to schedule a time to open the account (i.e., not a real-time event). According to Weiss, "Specifically, the system displays a securities work window that allows the user to enter an appointment date and time or ask for a call back" (Col. 17, lines 36-40). "The reason for this is that typically information to building the securities component must be handled by a licensed bank employee" (Col. 17, lines 40-42). "If an appointment is made, then the system builds a securities confirm message and the system returns to the statement building screen" (Col. 17, lines 42-44).

The Examiner correctly notes that Weiss fails to teach real-time opening of a brokerage account through "the use of a host server and without human intervention" (page 4, paragraph 1). However, the Examiner asserts that Lent teaches this limitation.

Lent generally discloses a system for real-time credit card approval. Specifically, the Lent system enables an applicant to enter personal information online, which is then formatted and transmitted to a credit reporting agency. Based on the user's personal information (e.g., income, length of employment, home ownership and debt) in combination with a returned credit score, the Lent system may establish a line of credit for the user. Lent further provides a user interface,

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whereby the user can later interact with the system to transfer funds from the line of credit to a number of secondary accounts. While the establishment of the line of credit, as disclosed by Lent, does not require human intervention; the step of transferring funds from the line of credit to a secondary account requires the user to interact with the system to invoke a transfer transaction after the line of credit has been established. Therefore, the Lent system would first require a user to request a line of credit or other monetary account. Then, when an account has been established, the user must request that a sum be transferred from the monetary account to the investment account. In other words, the Lent system would require user action to establish both accounts, and one account is not automatically created upon creation of the other. As such, neither Weiss, Lent, nor any combination thereof, disclose or suggest at least, "based upon said establishing said line of credit and said opening said brokerage account, and without human intervention, transferring a monetary value from said line of credit to said brokerage account to activate said brokerage account, wherein said monetary value is immediately available for participation in an investment," as similarly recited by independent claims 1, 11, and 12.

Applicants assert that claims 2-10 and 13 variously depend from independent claims 1 and 12, so claims 2-10 and 13 are differentiated from the cited references for at least the same reasons as set forth above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject Application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

Dated: December 7, 2005

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